

LISTING OF CLAIMS

1-20 (Canceled)

21. (Withdrawn) A system for distributing spending vehicles comprising:

a tax refund from a governmental entity;

an individual entitled to receive payment of said tax refund;

a spending vehicle;

a sponsor of said spending vehicle; and

an assignment of the right to receive said payment of said tax refund from said individual to said sponsor,

wherein said spending vehicle is issued from said sponsor to said individual in an amount based upon a value of said assignment of said right to receive said payment of said tax refund.

22. (Withdrawn) The system of claim 21, wherein said amount of said spending vehicle is equal to the value of said assignment of said right to receive said payment of said tax refund.

23. (Withdrawn) The system of claim 21, wherein said amount of said spending vehicle exceeds the value of said assignment of said right to receive said payment of said tax refund.

24. (Withdrawn) The system of claim 21, wherein said amount of said spending vehicle is less than the value of said assignment of said right to receive said payment of said tax refund.

25 (Withdrawn) The system of claim 21, wherein said spending vehicle is selected from the group consisting of a credit card, a debit card, a cash card, a checking card, a

spending account, a checking account, an e-wallet account, a gift card, a discount card, a rebate, a coupon, and a voucher.

26. (Withdrawn) The system of claim 21, wherein said spending vehicle may be used in commerce at an entity selected from the group consisting of a retailer, a financial institution, a service provider, a wholesaler, a distributor, a manufacturer, an entertainment entity, a travel entity, a publisher, a governmental entity, an insurance institution, a brokerage institution, an online business, an automobile dealership, a cruise line, and a group of participating retailers.

27. (Currently Amended) A computerized system for distributing spending vehicles comprising:

a payment due from a governmental entity;

an assignable right individual ~~entitled to receive said payment from said governmental agency entity, said assignable right held by an individual;~~

a spending vehicle offered by a third party ~~a sponsor of said spending vehicle that provides said spending vehicle to said individual~~ in exchange for at least a portion of said individual's ~~an assignment of the right to receive at least a portion of said payment due from said individual; and~~

an assignment of at least a portion of said individual's ~~the right to receive at least a portion of said payment from said individual~~ to said third party sponsor, said assignment prepared by one of said third party sponsor and a fourth party assignment facilitator;

wherein said spending vehicle is issued ~~from said sponsor to said individual~~ in an amount for spending by said individual ~~of at least~~ said at least a

portion of said payment, said governmental entity is electronically notified to transfer said at least a portion of said payment to one of said third party sponsor and said fourth party assignment facilitator, and said at least a portion of said payment is received by said third party sponsor.

28 (Withdrawn) The system of claim 27, wherein said amount of said spending vehicle is equal to the value of said assignment of said right to receive said at least a portion of said payment related to said tax refund.

29 (Previously Presented) The system of claim 27, wherein said amount of said spending vehicle exceeds the value of said assignment of said right to receive said at least a portion of said payment.

30 (Withdrawn) The system of claim 27, wherein said amount of said spending vehicle is less than the value of said assignment of said right to receive said at least a portion of said payment related to said tax refund.

31 (Currently Amended) The system of claim 27, wherein said spending vehicle has a financial component for storing positive value in the amount of said spending vehicle, and is selected from the group consisting of a credit card, a debit card, a cash card, a checking card, a spending account, a checking account, an e-wallet account, a gift card, a discount card, a rebate, a coupon, and a voucher.

32 (Withdrawn) The system of claim 27, wherein said spending vehicle may be used in commerce at an entity selected from the group consisting of a retailer, a financial institution, a service provider, a wholesaler, a distributor, a manufacturer, an entertainment entity, a travel entity, a publisher, a governmental entity, an insurance

institution, a brokerage institution, an online business, an automobile dealership, a cruise line, and a group of participating retailers.

33 (Withdrawn) A system for distributing spending vehicles comprising:

a payment from a governmental entity;

an individual entitled to receive said payment;

a spending vehicle;

a sponsor of said spending vehicle; and

an assignment of the right to receive at least a portion of said payment from said individual to said sponsor,

wherein said spending vehicle is issued from said sponsor to said individual in an amount based upon a value of said assignment of said right to receive said at least a portion of said payment.

34 (Withdrawn) The system of claim 33, wherein said amount of said spending vehicle is equal to the value of said assignment of said right to receive said at least a portion of said payment.

35 (Withdrawn) The system of claim 33, wherein said amount of said spending vehicle exceeds the value of said assignment of said right to receive said at least a portion of said payment.

36 (Withdrawn) The system of claim 33, wherein said amount of said spending vehicle is less than the value of said assignment of said right to receive said at least a portion of said payment.

37 (Withdrawn) The system of claim 33, wherein said payment from a government entity is a periodic payment from said government entity.

38 (Withdrawn) The system of claim 33, wherein said payment from a government entity is selected from the group consisting of a government entitlement payment, a government benefit payment, a tax refund, a Social Security payment, a Medicare payment, a Medicaid payment, a railroad retirement annuity payment, a government payroll payment, and a farm program payment.

39 (Withdrawn) The system of claim 33, wherein said spending vehicle is selected from the group consisting of a credit card, a debit card, a cash card, a checking card, a spending account, a checking account, a e-wallet account, a gift card, a discount card, a rebate, a coupon, and a voucher.

40 (Withdrawn) The system of claim 33, wherein said spending vehicle may be used in commerce at an entity selected from the group consisting of a retailer, a financial institution, a service provider, a wholesaler, a distributor, a manufacturer, an entertainment entity, a travel entity, a publisher, a governmental entity, an insurance institution, a brokerage institution, an online business, an automobile dealership, a cruise line, and a group of participating retailers.

41 (Withdrawn) A method for allocating a payment to a spending vehicle comprising:

- a) creating a plurality of spending vehicles for a sponsor;
- b) purchasing from said sponsor for a lump sum payment said plurality of spending vehicles;
- c) receiving from an individual a right to receive a payment; and
- d) providing at least one of said plurality of spending vehicles to said individual in exchange for said right to receive said payment.

42 (Withdrawn) The method of claim 41 wherein purchasing from said sponsor for a lump sum payment said plurality of spending vehicles comprises purchasing said plurality of spending vehicles at less than the total face value of said plurality of spending vehicles.

43 (Withdrawn) The method of claim 41 wherein providing at least one of said plurality of spending vehicles to said individual comprises providing to said individual a spending vehicle with a face value greater than said payment from said individual.

44 (Withdrawn) The method of claim 41 wherein receiving from an individual a right to receive a payment comprises providing payment information comprising the individual's name and account information.

45 (Withdrawn) The method of claim 41 further comprising activating said at least one of said plurality of spending vehicles when said payment from said individual is received.

46 (Withdrawn) The method of claim 41 further comprising providing a time limit for using said at least one of said plurality of spending vehicles.

47 (Withdrawn) The method of claim 46 further comprising imposing a service charge if said time limit expires before said spending vehicle is used.

48 (Withdrawn) The method of claim 41 wherein said sponsor is selected from the group consisting of a retailer, a manufacturer, a service provider, a financial institution, a wholesaler, a distributor, an entertainment entity, a travel entity, a publisher, a governmental entity, and an insurance institution.

49 (Withdrawn) The method of claim 41 wherein said payment is selected from the group consisting of a tax refund, a social security payment, an aid to dependent children

payment, an IRA distribution, a 401(k) distribution, a savings plan dividend, an investment plan dividend, and a payroll check.

50 (Withdrawn) The method of claim 41 wherein said at least one of said plurality of spending vehicles is selected from the group consisting of a credit card, a debit card, a cash card, a checking card, a spending account, a checking account, an e-wallet account, a gift card, a discount card, a rebate, a coupon, and a voucher.

Status of the Claims:

Claims 1-20 (canceled).

Claims 21-26 (withdrawn).

Claim 27 (currently amended).

Claim 28 (withdrawn).

Claim 29 (previously presented).

Claim 30 (withdrawn).

Claim 31 (currently amended).

Claims 32-50 (withdrawn).